

**UNITED STATES BANKRUPTCY COURT  
MIDDLE DISTRICT OF ALABAMA**

In re

Case No. 18–12204  
Chapter 13

Karinne G. Simmons,

Debtor.

**NOTICE OF DEFICIENCY**

This notice identifies deficiencies of the petition in the above–referenced case. All documents filed must contain the case number.

**1. Fees**

Petition filing fees to be paid in installments must be accompanied by an application to pay in installments.

- ☐ Chapter 13 Filing Fee (\$310)

**2. ☐ Application to Pay Filing Fees in Installments** (Official Form 103A)

Debtor must be an individual and must submit a signed application with the petition for court approval. [Rule 1006(b), Federal Rules of Bankruptcy Procedure]

**3. Debtor's and/or Debtor's Attorney's Information**

- ☐ Debtor's address and/or phone number is missing or incomplete
- ☐ Attorney's address and/or phone number is missing or incomplete
- ☐ Official Form 121, Your Statement About Your Social Security Numbers, is missing (pro se debtors only)

**4. Declarations and Signatures**

This must be submitted within 14 days of filing the petition.

- ☐ Signature of debtor, whether represented by attorney or acting pro se (page 6 of petition, Official Form 101)
- ☐ Debtor's attorney's signature (page 7 of petition, Official Form 101)
- ☐ Additional signature of pro se debtor, (page 8 of petition, Official Form 101)
- ☐ Bankruptcy Petition Preparer's Notice, Declaration and Signature (Official Form 119)
- ☒ Declaration About an Individual Debtor's Schedules (Official Form 106 Declaration)

**5. ☐ Names and Addresses of All Creditors**

This must be submitted within 72 hours of filing the petition.

**6. ☒ Statement of Monthly Income** (Form 122C–1, Chapter 13 Statement of Your Current Monthly Income and Calculation of Commitment Period)

This must be submitted within 14 days of filing the petition. [11 U.S.C. § 521(a)(1)(B)(v) and Rule 1007(b), Federal Rules of Bankruptcy Procedure]

**7. ☒ Payment Advices**

This must be submitted within 14 days of filing the petition. Debtor must submit either **(a)** copies of all payment advices or other evidence of payment received by the debtor from any employer of the debtor within 60 days before the date of the filing **or (b)** a statement concerning payment advices. (See local forms.) [11 U.S.C. § 521(a)(1)(B)(iv) and Rule 1007(b), Federal Rules of Bankruptcy Procedure]

**8. Schedules and Other Documents**

This must be submitted within 14 days of filing the petition. [11 U.S.C. § 521(a)(1) and Rule 1007(b) and (c), Federal Rules of Bankruptcy Procedure]

- |  |  |  |
|--|--|--|
| <input checked="" type="checkbox"/> 106Sum       | <input checked="" type="checkbox"/> Schedule E/F | <input checked="" type="checkbox"/> Schedule J |
| <input checked="" type="checkbox"/> Schedule A/B | <input checked="" type="checkbox"/> Schedule G   | <input type="checkbox"/> Schedule J-2          |
| <input checked="" type="checkbox"/> Schedule C   | <input checked="" type="checkbox"/> Schedule H   | (required if you are joint                     |
| <input checked="" type="checkbox"/> Schedule D   | <input checked="" type="checkbox"/> Schedule I   | debtors living in separate                     |
|  |  | households)                                    |

**9. ☒ Statement of Financial Affairs for Individuals Filing for Bankruptcy** (Official Form 107)

This must be submitted within 14 days of filing the petition. [Rule 1007(b) and (c), Federal Rules of Bankruptcy Procedure]

**10. ☐ Disclosure of Compensation of Attorney for Debtor** (Form 2030)

This must be submitted within 14 days of filing the petition or by any other date set by the court. [11 U.S.C. § 329 and Rule 2016(b), Federal Rules of Bankruptcy Procedure]

**11. ☐ Disclosure of Compensation of Bankruptcy Petition Preparer** (Form 2800)

This must be filed with the petition if a bankruptcy petition preparer prepares the petition. [11 U.S.C. § 110(h)(2)]

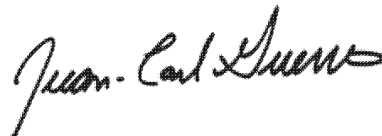
**12. ☒ Chapter 13 Plan**

This must be submitted within 14 days of filing the petition. [Rule 3015, Federal Rules of Bankruptcy Procedure]

**13. ☐ Documents are not legible**

**14. ☐ Other:** Certificate of Credit Counseling has not been filed

Dated December 18, 2018



Juan-Carlos Guerrero  
Clerk of Court